Agriculture loans written off by the Nationalised Banks

1012. SHRI VITHALRAO MADHAVRAO JADHAV:
SHRI BHUVNESH CHATURVEDI:

Will the Minister of FINANCE be pleased to state:

(a) what amount towards agricultural loans was written off in 1990-91 by nationalised banks;

(b) how many farmers were benefited thereby; and

(c) what is the system of refinancing the defaulting farmers in the current year?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND THE DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) and (b) As on 25th February, 1991, 80.85 lakhs of beneficiaries have been provided debt relief to the extent of Rs. 2443.49 crores by public sector banks.

(c) Under the scheme, all borrowers whose loan accounts are closed, or where the balance overdues are less than Rs. 1000 are eligible for fresh loans.

Self Employment Programmes

1013. SHRI VITHALRAO MADHAVRAO JADHAV:
SHRI BHUVNESH CHATURVEDI:

Will the Minister of FINANCE be pleased to state:

(a) the amount of loan given for different self employment programmes in vogue in the country;

(b) what was the performance regarding repayment of such loans during the Seventh Five Year Plan period;

(c) how many self employment schemes are productive, how many are sick what amount is locked up due to sickness of the units under these schemes; and

(d) what measures Government propose to take to make such sick units financially viable?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND THE DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) There are three centrally sponsored self employment schemes in vogue in the country. These are scheme for providing Self Employment to Educated Unemployed Youth (SEEUY), Self Employment Programme for Urban Poor (SEPUP) and Scheme of Urban Micro Enterprise (SUME). While SUME Scheme is in the first year of its operation, loans sanctioned under SEEUY and SEPUP Schemes, as reported by Reserve Bank of India (RBI), during the years 1987-88 to 1989-90 are as under:—

Years	Account of loans sanctioned (Rs. in crores)	
	SEEUY	SEPUP
1987-88	259.76	136.55
1988-89	404.32	137.55
1989-90	220.81	128.25

(b) RBI have reported that the reconvey performance under SEEUY and SEPUP is not very satisfactory. In the case of SEEUY, the recovery is approximately 26.15 per cent as on June, 1989. In the case of SEPUP, it is 33.62 per cent.

(c) and (d) The data reporting system of the banks does not generate the information in the manner asked for. However, the Development Commissioner, Small Scale Industries, which administers the SEEUY Scheme, has reported that the evaluation reports conducted by different institutions reveal that about 70 per cent of the assisted units were working. It